



# Loan Rates

**Effective: January 23, 2025**

*These rates are subject to change.*

## Auto Loans

Vehicle Type	Approximate Term	APR*
New	Up to 84 Months	4.50 to 12.00%
2025 - 2019	Up to 84 Months	5.25 to 12.50%
2018 and older	Up to 72 Months	6.00 to 13.00%

\*APR = Annual Percentage Rate. Rate based on creditworthiness. Ask a Member Service Specialist for your qualifying rate. Vehicle value is based on MSRP or by a source approved by the credit union. Please contact us for specific terms, rates, and available discounts. Payment example based on a \$20,000 loan: \$350.69 at 8.00% APR with a 72-month term.

## Boat, Jet Ski, Motorcycle, ATV, and RV Loans

Vehicle Type	Approximate Term	APR*
New Boat	Up to 180 Months	6.50 to 14.50%
Used Boat	Up to 180 Months	7.50 to 15.50%
New Jet Ski	Up to 72 Months	6.75 to 14.25%
Used Jet Ski	Up to 72 Months	7.25 to 17.25%
New RV	Up to 180 Months	6.50 to 14.50%
Used RV	Up to 180 Months	7.50 to 15.50%
New Motorcycle / ATV	Up to 72 Months	6.75 to 14.25%
Used Motorcycle / ATV	Up to 72 Months	7.25 to 17.25%

\*APR = Annual Percentage Rate. Rate based on creditworthiness. Ask a Member Service Specialist for your qualifying rate. Vehicle value is based on MSRP or by a source approved by the credit union. Please contact us for specific terms, rates, and available discounts. Payment example based on a \$20,000 loan: \$415.12 at 9.00% APR with a 60-month term.

## Personal Loans

Borrowed Amount	Approximate Term	APR*
\$300 - \$20,000	Up to 84 Months	9.00 to 17.00%

\*APR = Annual Percentage Rate. Rate based on creditworthiness. Ask a Member Service Specialist for your qualifying rate. Payment example based on a \$1,000 loan: \$88.00 at 10.00% APR with a 12-month term.

## Overdraft Protection Loan

Borrowed Amount	Approximate Term	APR*
\$300 - \$1,500	Revolving Account	10.00 to 18.00%

\*APR = Annual Percentage Rate. Rate based on creditworthiness. Ask a Member Service Specialist for your qualifying rate. Payment is \$20 or 4% of balance, whichever is greater. Payment is automatically withdrawn last day of the month.

## Business Overdraft Protection Loan

Borrowed Amount	Approximate Term	APR*
\$500 - \$5,000	Revolving Account	10.00 to 13.00%

\*APR = Annual Percentage Rate. Rate based on creditworthiness. Ask a Member Service Specialist for your qualifying rate. Payment is \$20 or 4% of balance, whichever is greater. Payment is automatically withdrawn last day of the month.

## Share Secured Loan

APR*	Approximate Term
3.00% APR* above dividend rate earned by Share Account	Up to 72 Months

\*APR = Annual Percentage Rate. Loan rate is fixed at 3.00% above the value of the shares, share investments or the share certificates being pledged as security at the time of the loan. Payment example based on a \$5,000 loan: \$110.90 at 3.10% with a 48-month term.